

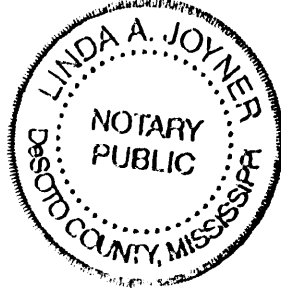
OWNER'S CERTIFICATE

I, Randy V. Harris, OWNER OR AUTHORIZED REPRESENTATIVE OF THE OWNER OF THE PROPERTY, HEREBY ADOPT THIS AS MY PLAN OF SUBDIVISION AND DEDICATE THE RIGHT-OF-WAY FOR THE ROADS AS SHOWN ON THE PLAT OF THE SUBDIVISION TO THE PUBLIC USE FOREVER AND RESERVE FOR THE PUBLIC UTILITIES THE UTILITY EASEMENTS AS SHOWN ON THE PLAT. I CERTIFY THAT I AM THE OWNER IN FEE SIMPLE OF THE PROPERTY AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE. THIS THE 28th DAY OF September, 2004.
Randy V. Harris
OWNER OR AUTHORIZED REPRESENTATIVE

NOTARY'S CERTIFICATE
STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY IN AND FOR THE SAID COUNTY AND STATE, ON THE 28 DAY OF September, 2004, WITHIN MY JURISDICTION, THE WITHIN NAMED Randy V. Harris, WHO ACKNOWLEDGED THAT HE IS OWNER OF DEERWOOD SUBDIVISION AND THAT IN SAID REPRESENTATIVE CAPACITY EXECUTED THE ABOVE AND FOREGOING INSTRUMENT, AFTER FIRST HAVING BEEN DULY AUTHORIZED TO DO SO.

Linda A. Joyner
NOTARY PUBLIC
MY COMMISSION EXPIRES October 17, 2006



CITY OF HERNANDO PLANNING COMMISSION

APPROVED BY THE HERNANDO PLANNING COMMISSION ON THIS THE 14th DAY OF September, 2004.
James J. Williams SECRETARY
Randy J. Cobb CHAIRPERSON

CITY OF HERNANDO MAYOR AND BOARD OF ALDERMAN

APPROVED BY THE MAYOR AND BOARD OF ALDERMAN OF HERNANDO, MISSISSIPPI, THIS THE 24th DAY OF September, 2004.

Edward B. Beck MAYOR
CITY OF HERNANDO
STATE OF MISSISSIPPI
COUNTY OF DESOTO

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 1:30 O'CLOCK P.M., ON THE 17 DAY OF October, 2004 AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEXES AND DULY RECORDED IN PLAT BOOK 87, PAGE 23, 24.

CERTIFICATE OF ENGINEER

THIS IS TO CERTIFY THAT I HAVE DRAWN THIS SUBDIVISION PLAT FROM INFORMATION AND THE PLAT OF SAME IS ACCURATELY DRAWN FROM INFORMATION AND CHAND SURVEY BY ME.
BEN W. SMITH ENGINEER
BEN W. SMITH, E.S. 1209

MORTGAGEE'S CERTIFICATE

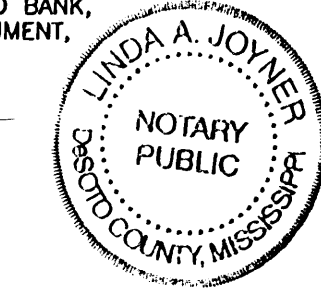
BANCORP SOUTH MORTGAGEE OF THE PROPERTY HEREON, HEREBY ADOPT THIS AS OUR PLAN OF SUBDIVISION AND DEDICATE THE RIGHT-OF-WAY FOR THE ROADS AS SHOWN ON THE PLAT OF THE SUBDIVISION TO THE PUBLIC USE FOREVER AND RESERVE FOR THE PUBLIC UTILITIES THE UTILITY EASEMENTS AS SHOWN ON THE PLAT. I CERTIFY THAT I AM THE MORTGAGEE IN FEE SIMPLE OF THE PROPERTY AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE. THIS THE 28 DAY OF September, 2004.

John E. Camp VICE PRESIDENT
TITLE SIGNATURE OF MORTGAGEE
Bancorp South Bank

NOTARY'S CERTIFICATE
STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY IN AND FOR THE SAID COUNTY AND STATE, ON THE 28 DAY OF September, 2004, WITHIN MY JURISDICTION, THE WITHIN NAMED John E. Camp, WHO ACKNOWLEDGED THAT HE/SHE IS AN OFFICER VICE PRESIDENT OF BANCORP SOUTH AND THAT FOR AND ON BEHALF OF THE SAID BANK, AND AS ITS ACT AND DEED HE/SHE EXECUTED THE ABOVE AND FOREGOING INSTRUMENT, AFTER FIRST HAVING BEEN DULY AUTHORIZED BY SAID BANK SO TO DO.

Linda A. Joyner
NOTARY PUBLIC
MY COMMISSION EXPIRES October 17, 2006



STATE OF MISSISSIPPI
CITY OF HERNANDO

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 9:00 O'CLOCK A.M., ON THE 14 DAY OF October, 2004 AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEXES AND DULY RECORDED IN PLAT BOOK 87, PAGE 23.

Garrett Kelly
CITY CLERK

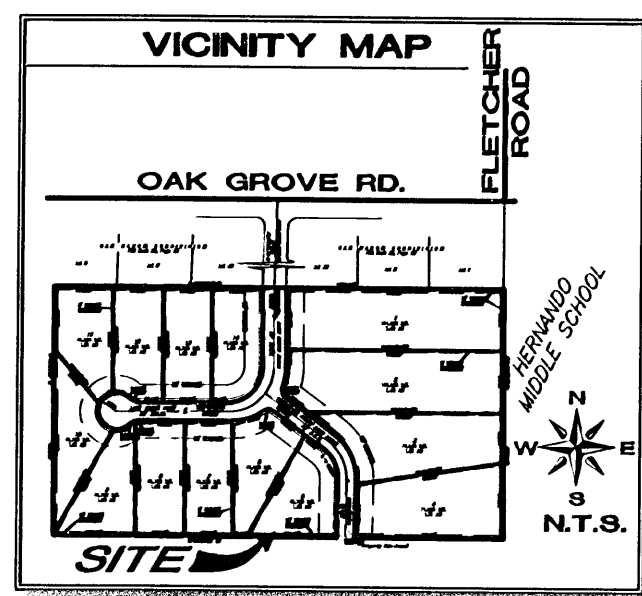
RESTRICTIVE COVENANTS

DEERWOOD SUBDIVISION

The following Restrictive Covenants shall apply to all of the land in Deerwood shown on Plat of record recorded in Plat Book on Page and located in the Northeast Quarter of Section 23, Township 3 South, Range 8 West, DeSoto County, Mississippi.

These covenants, limitations, and restrictions are to run with the land, and shall be binding on parties and all persons claiming under them until January 1, 2005, at which time said covenants, limitations, and restrictions shall be automatically extended for successive ten (10) year periods unless by a vote of a majority of the then owners of the lots in this subdivision, it is agreed to change said covenants in whole or in part. If the parties hereto or any of them or their heirs or assigns shall violate or attempt to violate any of the covenants, limitations, or restrictions herein, it shall be lawful for any person or persons owning lots in this subdivision to prosecute any proceedings at law or in equity against the person or persons violating or attempting to violate any such covenant, limitations, or restriction and either to prevent him or them from doing so or to recover damages or dues for such court violations. Invalidation of any of these covenants, limitations, or restriction by judgment or court order shall, in no way, affect any of the other provisions, which shall remain in full force and effect.

- All lots and houses are to be used for residential use only. No building shall be erected, altered, placed, or permitted to remain on any lot other than one detached, single-family dwelling and a private garage. Two or more lots may be combined for use as one lot and, in which case, the interior lot lines may be disregarded insofar as side yard easement requirements are concerned.
- The minimum front yard setback is shown on the plat for each lot, the minimum side yard setback is fifteen (15) feet and the minimum rear yard set back is forty (40) feet.
- All sewer connections must be approved by the City of Hernando. Water will be provided by the City of Hernando.
- All dwellings and other structures on the lots must be in compliance with the requirements of the City of Hernando Planning Commission and its successors.
- Easements five feet (5) wide for installation and maintenance of utilities, drainage facilities are reserved over the rear and front of each lot and along both sides of each lot, unless otherwise shown on the plat. Gas tanks may be permitted with the approval of the developer.
- No obnoxious or offensive activities shall be carried on upon any lot, nor shall anything be done which may become an annoyance or nuisance to the neighborhood. No business of any kind shall be carried on upon any lot or any building on any lot.
- No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other structure shall be used on any lot at anytime as a residence, either temporarily or permanently. Developer must approve any fences put on property.
- No signs of any kind shall be displayed to the public view on any lot except one professional sign of not more than five square feet advertising the property for sale or rent, or signs used by a builder to advertise the property during the construction and sale period.
- No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage, or other waste garbage shall not be kept, except in sanitary containers. All incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition.
- A total minimum heated floor area of any single-story house in the subdivision exclusive of open porches, or carports, shall be 2000 square feet. All 1½ and two-story residences must have a minimum ground floor heated area of 1600 square feet. All homes must have a double garage, or larger, and be rated as a brick structure for insurance purposes.
- No structure shall be erected, altered, placed, or permitted to remain on any lot other than a single family dwelling unless approved by the developer or the architectural control committee. No shell type or modular-type home will be permitted or erected in this subdivision. All houses must be new construction. No house may be moved into the subdivision from another area. Construction of log cabin type homes will not be permitted.
- No building shall be located on any lot nearer to the front line than the minimum building setback line as shown on the recorded plat. No building shall be located nearer than fifteen feet (15) to any interior lot line or nearer than forty feet (40) to any rear line. For the purposes of this covenant, eaves, steps, and open porches shall not be considered as part of the building. The fifty foot (50) building setback is measured from the street right of way line to the structure.
- No vehicles, including but not limited to, recreational vehicles, camping trailers, house trailers, produce trailers, boats or any other accessory trailers can be parked or stored on any lot for the purpose of repair of same and no A-frame or motor mount may be placed on any lot. No disabled auto or any type vehicle may be stored on any lot. No repair of automobiles or any other vehicles or property, including those enumerated in any of the restrictions, shall take place on any lot where such repairs constitute or are done for a commercial purpose.
- No animals, livestock exotic, domestic, or poultry of any kind shall be kept, bred, or raised on any lot for commercial purposes. Only domesticated animals eg. dogs, cats, rabbits, may be kept as pets, which the developer may limit in number, only if the proper fencing and shelter is provided. Only one horse may be kept provided the proper care is given for shelter and pasture requirements. No animals shall be kept in front of the main dwelling on any lot.
- The owner of the subdivision or the architectural control committee reserves the right to review the plans of any structure that is built on any lot. The owner of the subdivision or the architectural control committee must approve or disapprove, in writing within twenty (20) days the plans are submitted. If the lot owner whose plans are to be approved does not receive this written approval or disapproval within said twenty (20) days, the lot owner will deem the plans approved and proceed with construction.
- No oil drilling, oil development operations, refining, gravel mining, or other mining operations of any kind shall be permitted upon or in any lot, nor shall oil wells, tanks, tunnels, gravel excavations or shafts be permitted upon or in any lot.
- The construction of any house in the subdivision shall be required to be completed within twelve (12) months from the date that the construction began.

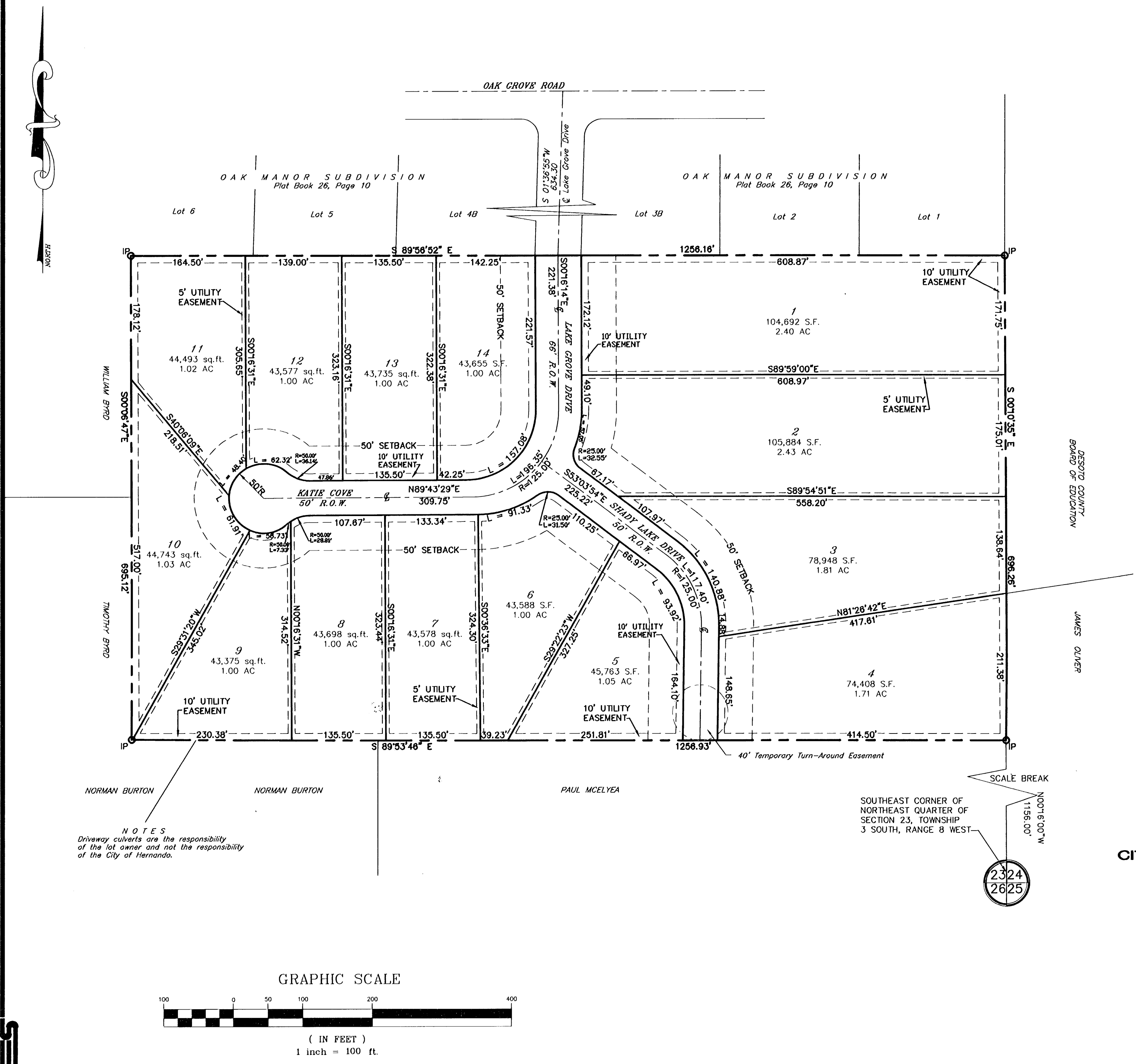


FINAL PLAT OF REVISION TO
SECTION 'A'
DEERWOOD
SUBDIVISION
SECTION 23, TOWNSHIP 3, RANGE 8
CITY OF HERNANDO, DESOTO COUNTY, MISSISSIPPI
SCALE: 1" = 100'
SEPTEMBER 2004

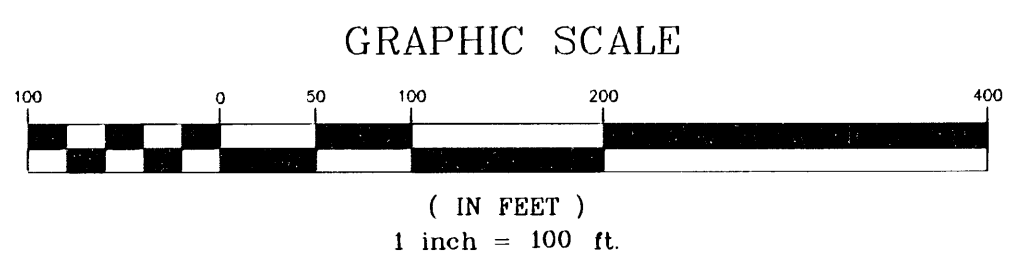
ZONING: A-R
TOTAL AREA: 20.09±
TOTAL LOTS: 14

DEVELOPER
RANDY HARRIS
3500 LAKE GROVE RD.
HERNANDO, MISSISSIPPI

SES SMITH
ENGINEERING
891 RASCO ROAD EAST
SOUTHAVEN, MISSISSIPPI 38671
(662) 383 - 3348
FAX (662) 383 - 0714

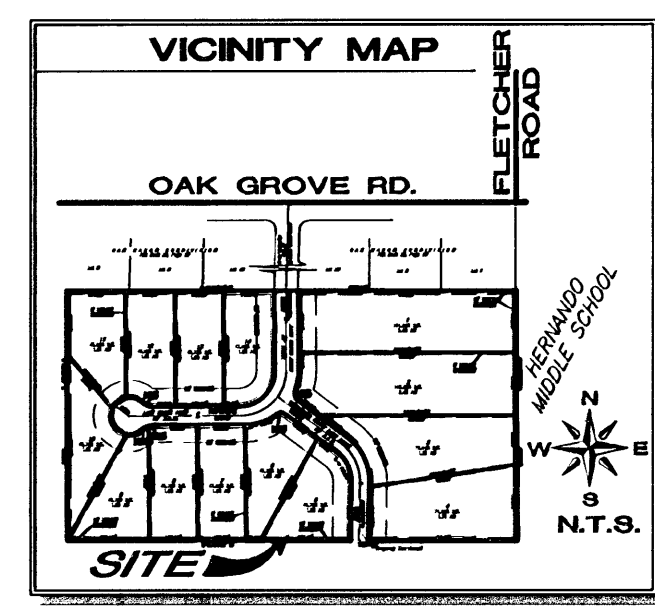


NOTES
Driveway culverts are the responsibility
of the lot owner and not the responsibility
of the City of Hernando.



- NOTES:
1. MINIMUM SETBACKS ARE AS FOLLOWS:
A. 50' FRONT YARD
B. 15' SIDE YARD
C. 40' REAR YARD
 2. A 10 FEET WIDE UTILITY EASEMENT IS REQUIRED ON ALL STREET FRONTAGE. A 5 FEET WIDE UTILITY EASEMENT IS REQUIRED ALONG EACH SIDE OF EACH LOT LINE AND 10' ALONG ALL REAR LOT LINES.
 3. WATER AND SEWER SERVICE WILL BE PROVIDED BY THE CITY OF HERNANDO.
 4. THIS PROPERTY IS NOT LOCATED IN HUD IDENTIFIED SPECIAL FLOOD HAZARD AREA ACCORDING TO FEMA MAP NO. 2803300115 D, DATED: MAY 3, 1990.
 5. 1/2" ELECTRICAL CONDUIT PIPE IS SET ON ALL REAR PROPERTY CORNERS AND WHERE NOTED (IP).
 6. LOCATION, SIZE AND ELEVATION OF DRIVEWAY CULVERTS WILL BE DETERMINED BY A REGISTERED PROFESSIONAL ENGINEER PRIOR TO THE START OF HOME CONSTRUCTION.

THIS SUBDIVISION IS CLASSIFIED AS A LOW DENSITY RURAL TYPE DEVELOPMENT WHICH UTILIZES ROAD DITCHES AND NATURAL STREAMS TO CONVEY STORMWATER. IT IS NOT THE INTENT OF THE DEVELOPER TO EVER IMPROVE THESE DITCHES OR STREAMS IN ANY MANNER OTHER THAN WHAT IS REQUIRED BY THE GOVERNING AUTHORITY FOR FINAL SUBDIVISION APPROVAL. NO PRESENT OR FUTURE GOVERNING AUTHORITY IS UNDER ANY OBLIGATION, EITHER WRITTEN OR SPOKEN, TO IMPROVE SAID DITCHES AND STREAMS. PURCHASERS OF THESE LOTS ARE TO MAINTAIN SAID DITCHES AND STREAMS SO AS TO PREVENT EROSION AND TO CONVEY THE STORMWATER IN SUCH A MANNER NOT TO CAUSE A PROBLEM UPSTREAM OR DOWNSTREAM OF THEIR LOT.



FINAL PLAT OF REVISION TO
SECTION 'A'
**DEERWOOD
SUBDIVISION**
SECTION 23, TOWNSHIP 3, RANGE 8
CITY OF HERNANDO, DESOTO COUNTY, MISSISSIPPI

SCALE: 1" = 100'
SEPTEMBER 2004

ZONING: A-R
TOTAL AREA: 20.09±
TOTAL LOTS: 14

DEVELOPER
RANDY HARRIS
3500 LAKE GROVE RD.
HERNANDO, MISSISSIPPI

SES SMITH
ENGINEERING
FIRM, INC.
891 INDO ROAD EAST
SOUTHWEN, MISSISSIPPI 38871
(662) 393 - 3348
FAX (662) 393 - 0714